DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

my residence, post office address and citizenship are as stated below next to my name;

I verily believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: FUTURE VALUE ATTRITION FOR LIFE-TIME VALUE FINANCIAL. PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM (Docket No. 11200), the specification of which

\boxtimes	is attached hereto.			
	was filed on Application Serial No. and was amended on			
•		nd understand the contents of the samended by any amendment		
	•	nformation which is material to Fitle 37, Code of Federal Regul	-	•
foreign appli identified be application be	ication(s) for patent or in clow any foreign applica	fits under Title 35, United State nventor's certificate listed below tion for patent or inventor's certe that of the application on the	w and have tificate or a	also any PCT
Prior Foreign Application(s)			Priority Claimed	
(Number)	(Country)	(Day/Month/Year Filed)	Yes	No
				X

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application listed below: None

U.S. Provisional Application No.

Day/Month/Year Filed

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application: None

(Application Serial Number) (Filing Date) (Status) (Patented/Pending/Abandoned)

And I hereby appoint:

Douglas S. Foote of Dayton, Ohio, Registration No. 31,013, James M. Stover of Dayton, Ohio, Registration No. 32,759, Paul W. Martin of Dayton, Ohio, Registration No. 34,870, Michael Chan of Dayton, Ohio, Registration No. 33,663, Charlene Stukenborg of Dayton, Ohio, Registration No. 40,832, and John D. Cowart of San Diego, California, Registration No. 38,415, all of whom are attorneys with NCR Corporation, Law Department, WHQ4W, 1700 S. Patterson Blvd., Dayton, Ohio 45479; and

George H. Gates of Los Angeles, California, Registration No. 33,500, Victor G. Cooper of Los Angeles, California, Registration No. 39,641, Karen S. Canady of Los Angeles, California, Registration No. 39,927, William J. Wood of Los Angeles, California, Registration No. 42,236, Jason S. Feldmar of Los Angeles, California, Registration No. 39,187, and Bradley K. Lortz of Los Angeles, California, Registration No. 45,472 all of whom are attorneys with the law firm of Gates & Cooper LLP, 6701 Center Drive West, Suite 1050, Los Angeles, California 90045;

as my attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith. I hereby expressly waive my right to revoke the Power of Attorney granted above.

Address all telephone calls to <u>James M. Stover</u> at telephone number 937/445-7663. Address all correspondence to James M. Stover, NCR Corporation, Law Department, WHQ4W, 1700 S. Patterson Blvd., Dayton, Ohio 45479.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under § 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first or sole inventor: Peter Hans Redweik
Inventor's signature: Let Han Redweik
Date: AU6. 20, 2003

-3-

Residence: 30609 Blue Lagoon Circle, Menifee, California 92584

Citizenship: United States of America Post Office Address: Same as above